

INTRODUCING FORECAST™

A PIECE OF
PERSONAL
FINANCIAL
MANAGEMENT
SOFTWARE
BASED ON THE
PHILOSOPHY



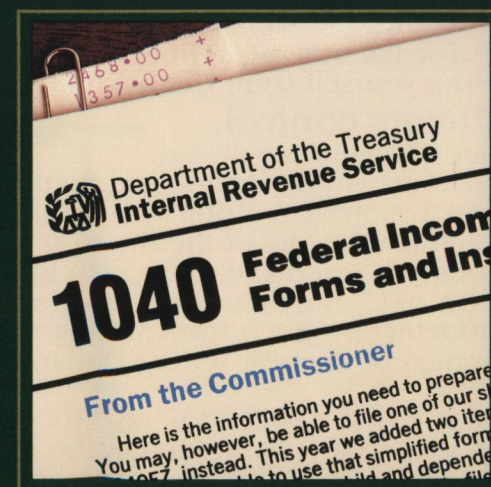
THAT AN OUNCE
OF PREVENTION
IS WORTH A
POUND OF TAXES.

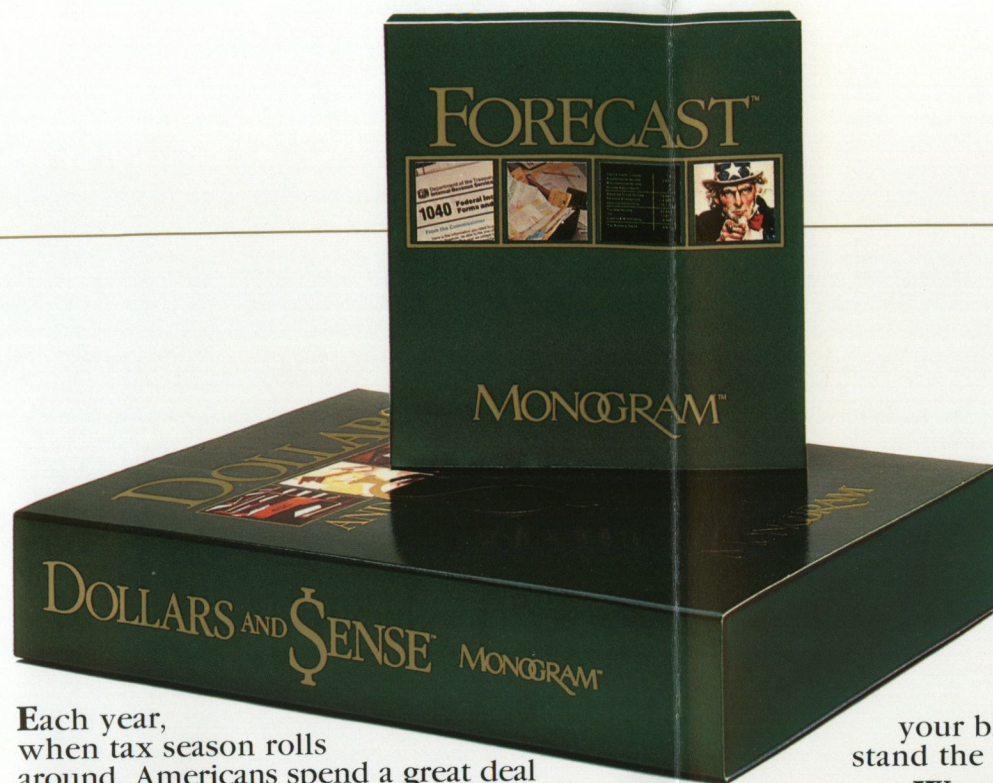
MONOGRAM™

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IS UNCLE SAM ABOUT TO RAIN ON YOUR PARADE?





Each year, when tax season rolls around, Americans spend a great deal of effort (and often a great deal of money) looking for ways to lower their liability.

But for most people, it's a case of too little, too late.

Because tax time is no time to start sheltering yourself from Uncle Sam.

Climate control.

The fact is, the taxes you pay tomorrow are largely determined by the decisions you make—or don't make—today.

Which is why one of the smartest decisions you can make today is to invest in FORECAST™, the new tax estimating and modeling program from Monogram™, the creators of the best-selling Dollars and Sense™.

FORECAST is designed to take the surprise out of your Federal Income Taxes. By showing you the results while you still have a chance to change them.

What's more, it allows you to estimate your taxes—and plan your strategies—for up to five years in the future. Assuming, of course, your blood pressure can withstand the strain.

Weather map.

If you're like the rest of us, once you've seen the bad news, you'll want to do something about it.



Should you take that capital gain now or next year? Prepay some mortgage interest? Float a loan and buy a boat? Start an IRA? Raise your withholding? Lower your withholding? Punt?

Relax. Because this is where FORECAST really shines.

In addition to letting you see what's happening, FORECAST lets you

examine “what if?” in an infinite number of ways.

You can construct five separate scenarios side-by-side, right on the screen.*

You can compare them. Revise them. Store them. Print them out in triumph for presentation to your accountant.

Or erase them with a shudder and head for the Maalox.

Clear and warmer.

As you'd expect from the designers of Dollars and Sense, FORECAST is a very friendly program that's simple to understand and a breeze to work with.

Together with Dollars and Sense or all by itself.

Complex tax calculations are performed for you automatically—from capital gains and losses, dividends and interest, taxable social security income and married couple deductions to self-employment tax credit, income averaging and, yes, even alternate minimum tax rate.

Whatever that is.

COMPONENTS	CASE 0	CASE 1	CASE 2	CASE 3	CASE 4
Income Tax	0	0	0	0	0
Married Tax Rate	0	0	0	0	0
Tax Calculation Method	Single	Single	Single	Single	Single
Wages and Salaries	10,000	10,000	10,000	10,000	10,000
Dividends and Capital Gains	0	0	0	0	0
Business Profit/Loss	0	0	0	0	0
Capital Gains Losses	0	0	0	0	0
Supplemental Income	2,000	1,500	1,500	1,500	1,500
Married Joint Filing	0	0	0	0	0
Income Tax	0	0	0	0	0
Adjusted Gross Income	12,000	12,000	12,000	12,000	12,000
Personal Exemptions	0	0	0	0	0
Charitable Deductions	0	0	0	0	0
Taxable Income	0	0	0	0	0
Tax	0	0	0	0	0
Credits & Withholding	0	0	0	0	0
Tax Before Credit	0	0	0	0	0
After Credit Refund	0	0	0	0	0

Itemized Deductions Categories	Case 2	Tax	0.552	Other
CATEGORY NAME	ADJUSTMENT	FROM ACCTS	BALANCE	
Drugs and Medicine	0	0	0	0
Medical Center	1,000	2,442	2,442	0
State Local Taxes	0	3,250	3,250	0
Real Estate Taxes	0	2,400	2,400	0
State Tax Special	0	0	0	0
Other Taxes Paid	0	0	0	0
Mortgage Interest	0	15,000	15,000	0
Min. Interest Paid	0	104	104	0
Cash Contributions	0	0	0	0
Mortgage Coring	0	0	0	0
Casualty Losses	0	0	0	0
Professional Fees	0	0	0	0
Educational Exp	0	0	0	0
Tax Prep Fees	0	0	0	0
Min. Deductions	0	0	0	0

Performs complex tax planning calculations automatically. Including capital gains and losses, income averaging and alternative minimum tax rate.

FORECAST is available for the Apple II family and Macintosh. (FORECAST is included with IBM versions of Dollars and Sense).

*Requires 80-column display.